



Liberty  
Foundation for  
Vested Pension  
Benefits

## Key figures as of 30.09.2024 \*

Founded on	2005
Number of contracts of pension clients	19,780
Client assets in CHF mios	3,664
Regulatory Authority	Zentralschweizer BVG- und Stiftungsaufsicht, Luzern
Auditor	Balmer-Etienne AG, Luzern

\* provisional figures

## Advantages

- ✓ Self-management option for securities solutions; up to 85% in shares
- ✓ Extensive financial and pension plan know-how
- ✓ Multilingual: English/French/German/Italian
- ✓ Investor protection up to CHF 100,000
- ✓ Online account opening and transfers
- ✓ Periodical account and deposit statements
- ✓ Service approach with "private bank" nature
- ✓ Investment income, interest and dividends exempt of withholding tax
- ✓ Online access Liberty Connect

## Vested benefit account: terms and conditions

Current interest rate	0.25% p.a.
Keeping of the account	no charge
Withdrawal for home ownership	CHF 400*/600**
Pledging	CHF 0

\* Swiss residents \*\* residents in EU/EFTA member states

## Investment solutions/terms and conditions

### BVG Fund Invest

Large selection from over 60 BVG funds from 0.40% p.a.

### Multi Fund Invest

Large selection of investment funds authorised for distribution in Switzerland, such as ETFs

### Compare Invest Universe

0.45% p.a.  
CHF 45 Ticket Fee

### Open Universe

0.60% p.a.  
CHF 60 Ticket Fee

### Mandate Invest

Asset management mandates with banks, securities brokers and asset managers of Swiss collective investment funds (KAG/LPCC) 0.45% p.a.

## Tax advantage for emigrants

Account-holders moving permanently abroad benefit from the tax-friendly environment offered by Liberty Foundation for Vested Pension Benefits in Schwyz.

An online withholding tax calculator is at your disposal under Emigration Service at [vested-benefits.ch](https://vested-benefits.ch). In addition to other interesting information, you can easily compare the withholding tax rates of all the Swiss cantons and calculate your savings online.

## Emigration Service

Emigration Service Standard Classic per account CHF 600

Emigration Service Premium Plus per account CHF 1,200

Further information can be found in the fee schedule.

## Contact

[info@liberty.ch](mailto:info@liberty.ch)